PUBLIC SUBMISSION

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

After reading the information about the proposed rule change and noting that the Stansberry people are against it and I have found that they are very accurate in the analysis of financial actions.

Investment tools such as covered calls should not be eliminated.